

United States Bankruptcy Court

Southern District of Alabama

Case No. 09-14409

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aline T. Middlebrooks
4828 Sollie Road
Mobile, AL 36619

Social Security No.:

xxx-xx-7577

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/21/09

WILLIAM S. SHULMAN
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (*applies to cases filed on or after 10/17/2005*);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (*applies to cases filed on or after 10/17/2005*).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 1128-1
Case: 09-14409

User: admin
Form ID: Bl8Refrm

Page 1 of 1
Total Noticed: 19

Date Rcvd: Dec 21, 2009

The following entities were noticed by first class mail on Dec 23, 2009.

db +Aline T. Middlebrooks, 4828 Sollie Road, Mobile, AL 36619-1450
aty +Brenda D. Hetrick, 4321 Midmost Drive, Suite A, Mobile, AL 36609-5521
tr +Lynn Harwell Andrews, P. O. Box 2094, Fairhope, AL 36533-2094
1999847 +Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054
1999848 +Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202-5300
1999851 +NCB Management Service, P O Box 1099, Langhorne, PA 19047-6099
1999852 Providence Hospital, P O Box 851537, Mobile, AL 36685-1537
1999854 +RBC, P O Box 1070, Charlotte, NC 28201-1070
1999853 +RBC, P O Box 1220, Rocky Mount, NC 27802-1220
1999855 Rbc Bank Usa, Attn: Retail Credit Manager, Rocky Mount, NC 27802
1999856 Sears Credit Cards, Customer Service, P O Box 6283, Sioux Falls, SD 57117-6283
1999857 +Sears Credit Cards, Customer Service, P O Box 20363, Kansas City, MO 64195-0363
1999858 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
1999859 +Seton Medical, 6701 Airport Blvd D430, Mobile, AL 36608-6759
1999860 +Southern Cancer Center, 6701 Airport Blvd D235, Mobile, AL 36608-6701

The following entities were noticed by electronic transmission on Dec 21, 2009.

tr +EDI: QLHANDREWS.COM Dec 21 2009 20:03:00 Lynn Harwell Andrews, P. O. Box 2094,
Fairhope, AL 36533-2094
1999846 EDI: BANKAMER.COM Dec 21 2009 20:03:00 Bank Of America, Customer Service, P O Box 15026,
Wilmington, DE 19850-5026
1999847 +EDI: BANKAMER2.COM Dec 21 2009 20:03:00 Bk Of Amer, Po Box 17054,
Wilmington, DE 19850-7054
1999848 +EDI: USBANKARS.COM Dec 21 2009 20:08:00 Elan Financial Service, 777 E Wisconsin Ave,
Milwaukee, WI 53202-5300
1999849 EDI: RMSC.COM Dec 21 2009 20:03:00 GE Money, Customer Service, P O Box 981127,
El Paso, TX 79998-1127
2034773 +EDI: RMSC.COM Dec 21 2009 20:03:00 GE Money Bank, P.O. Box 103104, Roswell, GA 30076-9104
1999850 +EDI: RMSC.COM Dec 21 2009 20:03:00 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400
1999857 +EDI: SEARS.COM Dec 21 2009 20:03:00 Sears Credit Cards, Customer Service, P O Box 20363,
Kansas City, MO 64195-0363
1999858 +EDI: SEARS.COM Dec 21 2009 20:03:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2009

Signature:

